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8 Attorney for Debtors  
9 JEFFREY SCOTT NEITHERCUTT &  
10 BECKY LYDIA NEITHRCUTT

11 UNITED STATES BANKRUPTCY COURT  
12 EASTERN DISTRICT OF CALIFORNIA

13 In re: Case No.: 15-27566-C-13C  
14 JEFFREY SCOTT NEITHERCUTT &  
15 BECKY LYDIA NEITHRCUTT, In Chapter 13  
16 Mtn. Ctrl. No.RAC-02

17 **AMENDED**  
18 **EXHIBIT**

19 Date: January 12, 2016  
20 Time: 2:00 p.m.  
21 Ctrm: 33  
22 Dept: C

23 Debtors.

24 \_\_\_\_\_/  
25 Debtors, JEFFREY SCOTT NEITHERCUTT & BECKY LYDIA NEITHERCUTT,  
26 hereby submit the following exhibit in support of the Motion to  
27 Confirm First Amended Chapter 13 Plan Filed on 11/20/2015.

28 Exhibit "A" - Amended Schedule J

Dated: November 20, 2015 By: /s/Richard Allaye Chan, Jr.  
Richard Allaye Chan, Jr.  
ALLAYE CHAN LAW GROUP

Fill in this information to identify your case:

Debtor 1 Jeffrey Scott Neithercutt

Debtor 2 Becky Lydia Neithercutt  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA

Case number 15-27566  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

18

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Jeffrey Scott Neithercutt**  
 Debtor 2 **Becky Lydia Neithercutt**

Case number (if known) **15-27566**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	54.00
6b. Water, sewer, garbage collection	6b. \$	251.80
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	320.38
6d. Other. Specify: _____	6d. \$	0.00
<b>7. Food and housekeeping supplies</b>	7. \$	800.05
<b>8. Childcare and children's education costs</b>	8. \$	400.00
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	150.00
<b>10. Personal care products and services</b>	10. \$	125.00
<b>11. Medical and dental expenses</b>	11. \$	180.00
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	250.00
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	35.00
<b>14. Charitable contributions and religious donations</b>	14. \$	0.00
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	122.94
15b. Health insurance	15b. \$	1,280.00
15c. Vehicle insurance	15c. \$	131.82
15d. Other insurance. Specify: _____	15d. \$	0.00
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$	0.00
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	\$	0.00
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
<b>21. Other:</b> Specify: <u>Auto Registration</u>	21. +\$	60.00
<u>Uniforms</u>	+\$	90.82
<u>Non-reimbursed work expenses</u>	+\$	1,434.00
<u>School Lunches</u>	+\$	100.00
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$	<b>5,835.81</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	10,253.81
23b. Copy your monthly expenses from line 22 above.	23b. -\$	5,835.81
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .	23c. \$	<b>4,418.00</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:

**\*18 year old daughter is in high school and is visually impaired. In addition to other educational activities, she participates in an audition only choir. School district does not provide visual aide services for any related activities off campus.**

**\*Debtor works in Newark. An amount has been included for non-reimbursed per diem expenses to cover hotels and food while in Newark. An amount has been included for fuel that is in additon to the amount included on the regular monthly budget.**